

## FAQs – Internet Banking

### Q.1. How Shall I Login?

On Submitting the registration form for the Internet Banking you will receive 2 pin mailer envelopes from the GP Parsik Bank Ltd. You will receive these PIN mailers within 10 days from the day you submit your registration form to your home branch.

The PIN mailers will have a Q – pin (Query Pin) & a T – pin (Transaction Pin)

In the box **Login ID** type in the **User ID** you received earlier from the home branch & in the box **password** type in the Q- Pin. The system will ask to you change the password (Qpin- Tpin) for the first time. Please do replace the PINs with pins of your choice. Without change you cannot access the Internet Banking system.

- Enter given login pin (Q-pin) in the old Login Pin box.
- Enter a new Login pin (Q-pin). (The new pin must have 8 characters with 1 upper alphabet, 1 lower alphabet, 1 special character (like @, % etc except #) and 1 numerical in field new Login Pin. **Example Abcd@123.**)
- Enter the same password in fields Confirm Login pin.
- Enter given T-pin in field Old Transaction Pin. (The new pin must have 8 characters with 1 upper alphabet, 1 lower alphabet, 1 special character (like @, % etc except #) and 1 numerical in field new Transaction pin. **Example Abcd@123.**)
- **Please note that the Transaction pin should not be the same as Login pin**
- Enter the same password in field confirm Transaction pin
- Click on I Agree button.
- Press Ok.
- You will get message “Login & Transaction pin changed Successfully”.
- You are required to relogin again with new login pin by clicking on **Please relogin icon.**

**Q.2. Is there any charge for this Service?**

There is no charge at present for accessing Internet Banking system. However the Bank reserves to right to introduce charges deemed fit at any time in future without prior notice to the customer. Charges will be displayed on the GP Parsik Bank web site periodically. The customer is required to check the Internet Banking site periodically.

**Q.3. What are the Functionalities offered?**

Currently, following Functionalities are offered:

- View Linked Accounts
- Account Balance
- Mini Statements
- Request for Statements
- Status of Cheque
- View Loan details
- Check activities carried out

**Q.4. How safe are my requests/ transactions on Internet Banking?**

We have built several security checks for protecting your Internet Banking transactions. You will be asked to enter your unique Login ID & Login Pin (password) to verify your identity before accessing your account every time. To maximize the security and confidentiality of your transactions, your login pin should not be accessible to anyone. Please do not share your pin (password) with anyone.

The Bank is using all feasible measures to keep all transactions secure. However a customer should be aware that, Internet is an unsecure area & the customer has to be careful while using shared computers or internet access devices. Leakage of the information or fraudulent transactions from shared devices will be the responsibility of the customer. The Bank is not liable to reimburse any losses.

When you login internet Banking, your last date and time of login will be displayed so please make sure that it is you who access the Internet Banking system the last time

In addition to these we have also provided a unique feature of Activity log report. This report gives the date & time wise activity carried out. We requested to you to check your activities before logging out. These features work together to maximize the security of your banking transaction. However, in order to ensure complete security, please log out of Internet Banking after the completion of your transaction.

**Q.5. What kind of Hardware and Software are recommended for using Internet Banking more efficiently?**

You can access the Internet Banking from any computer which has access to internet. Be sure that your computer has an antivirus and a firewall in place to avoid pilferage.

Avoid accessing the Internet Banking site from any shared computer like an Internet Café or from a open Wi Fi Hotspots. Your access code can be copied. Use Internet Explorer version 7 or above to access the Internet Banking site.

**Q.6. I cannot read some digits of the pin (password). What should I do?**

The pin (password) is alpha numeric which is randomly generated by the system. The pin (password) can only be read by you. We would therefore request to you apply for regeneration of the password at your branch. Do not show it to anyone. (Even your family).

**Q.7. Why is my Login pin (password) not functioning?**

There could be various reasons for the Login pin (password) not functioning :

The Login pin (password) is case – Sensitive and may not have been entered in the same lower or upper case as mentioned in the Login PIN envelope sent to you. Your keyboard may be sticky, your access speeds may be slow. If in a problem call GP Parsik Bank Toll Free on. 1800 222 511 we will help you out.

**Q.8. how do I change my Login pin/ Transaction pin?**

To change your Login pin (password), please follow the instructions given below :

Use the change password option on the home page to change your password. Be careful that you key in the password in the same manner as explained before.

**Q.9. What are the measures I can take to ensure greater security?**

- Please logout from the Internet Banking page before you leave the seat.
- Always change your password periodically. Use the method informed earlier to changed the password.
- Avoid obvious password (names of family members, pets, favorite player etc), and do not share the password with anyone.
- Never write your password on any location. Remember it always.
- If you think someone knows your password go online and change it immediately.
- If you are using the Internet in a public place (e.g. a cyber café) do not leave the PC unattended, and ensure that no-one is watching what you type your user ID and password.
- Logoff from Internet Banking upon completion of your session. Use the Logout button to Log Out so that the session closes. Do not close the session.
- Ensure that save history option on your browsers is disabled.

**Please ensure that you have read the terms & conditions and the liabilities document properly before you access Internet Banking system. Please counter sign the same and submit it to your home branch along with your registration form.**

**The Bank is not to be held responsible for any fraudulent transactions from your ID at any time.**